

**IN THE CLAIMS:**

- 1 1. (Previously Presented) A method of securely conducting a transaction over a network,  
2 comprising:
  - 3 A. receiving, at a server, a telephone call over the telephone network that seeks to  
4 initiate the transaction with a target;
  - 5 B. obtaining at the server, at least a telephone number defining the telephone from  
6 which the call is being placed;
  - 7 C. authenticating, at the server, the call by checking at least the telephone number  
8 associated with the call against telephone numbers in a database of registrants' telephone  
9 numbers; and
  - 10 D. in response to at least said telephone number matching that of an entity regis-  
11 tered in said database, performing, at the server, instantly the transaction by transferring  
12 funds from a first financial account to a second financial account.

- 1 2.-3. (CANCELLED)

- 1 4. (Original) The method of claim 1 in which said database contains data uniquely identi-  
2 fying call initiators that are registered to undertake transactions on the system.

- 1 5. (Previously Presented) The method of claim 4 in which a transaction is completed only  
2 after authentication of both the call initiator and the target.

- 1 6.-7. (CANCELLED)

- 1 8. (Previously Presented) The method of claim 1 in which the steps of debiting and cred-  
2 iting said financial accounts in connection with completion of the transaction are per-  
3 formed by the target entity.

1       9. (Previously Presented) The method of claim 1 in which said transaction is completed  
2       by the target.

1       10. (Original) The method of claim 1 which includes the steps of:  
2               (1) obtaining from the call initiator a secondary identifier; and  
3               (2) using said secondary identifier in connection with authenticating the call ini-  
4       tiator.

1       11. (Previously Presented) A method of securely conducting transactions over a network,  
2       comprising:

3               A. receiving, at a second location on a server in a first network, a message placed  
4       at a first location on the first network and identifying a transaction to be undertaken;

5               B. at the server at the second location on the first network, obtaining, from a  
6       source other than the initiator of said message, at least a telephone number defining the  
7       telephone from which the message was initiated;

8               C. authenticating the message by checking at least the telephone number associ-  
9       ated with the message against telephone numbers in a database of authorized telephone  
10      numbers ; and

11               D. in response to at least said telephone number matching an entity that is con-  
12       tained in said database, instantly completing the transaction by performing a transfer of  
13       funds from a first financial account to a second financial account using a second network.

1       12. (Previously Presented) The method of claim 11 in which said second location in-  
2       cludes a facilitator entity which performs said authentication.

1       13. (CANCELLED)

- 1 14. (Previously Presented) The method of claim 11 in which said facilitator completes
- 2 said transaction only on authorization from the target of said transaction.
- 1 15. (Original) The method of claim 12 in which said facilitator transmits authentication
- 2 to a telephone station at a third location for completion of said transaction.
- 1 16. (Currently Amended) The method of claim 11 in which said message is placed by an
- 2 entity which initiates a payment to another [.]
- 1 17. (Currently Amended) The method of claim 11 in which said message is placed by an
- 2 entity ~~to~~ which is ~~a~~ target of payment.
- 1 18. (Currently Amended) The method of claim ~~11~~ 17 in which said transaction is com-
- 2 pleted only ~~upon~~ approval by the entity which is to make said payment.
- 1 19. (Previously Presented) Apparatus for facilitating transactions initiated over a tele-
- 2 phone network, comprising:
  - 3 A. a data store for storing a database of at least authorized transaction initiators,
  - 4 said database containing, for each entity authorized to instantly engage in said transac-
  - 5 tions, at least a primary identifier identifying telephone instruments that are authorized
  - 6 for use in said transactions and a secondary identifier;
  - 7 B. a stored program data processor for processing transactions directed to it, said
  - 8 apparatus being connected to store data in said database and to retrieve it therefrom ;
  - 9 C. one or more interfaces between said telephone network and said processor for
  - 10 receiving and transmitting data between said network and said processor;
  - 11 D. said processor programmed to:

12 (1) receive said primary and said secondary identifiers from said telephone  
13 network via said one or more interfaces and to authenticate said identifiers against  
14 said database; and

1 20. (Original) Apparatus according to claim 19 in which said processor is programmed  
2 to receive said primary and secondary identifiers from different sources.

1 21. (Previously Presented) Apparatus according to claim 20 in which said processor is  
2 programmed to authenticate said transaction only if said primary and secondary identifi-  
3 ers are associated with each other on said database.

1 22. - 50 (Cancelled)

1 51. (Previously Presented) The method of claim 1 in which said database includes infor-  
2 mation concerning one or more desired payment mechanisms, and said payment mech-  
3 nisms are linked to said telephone number.

1 52. (Previously Presented) The method of claim 1 in which said database includes infor-  
2 mation concerning one or more desired payment mechanisms and shipping preferences,  
3 and in which said information is retrieved by means of the telephone number and used in  
4 processing a transaction.

1 53. (Original) The method of claim 1 which includes the step of verifying to the sender of  
2 said call the identity of the designated target before completing said transaction.

1       54. (Original) The method of claim 53 in which said verification is performed by check-  
2       ing the given telephone number against information obtained from the telephone com-  
3       pany.

1       55. (CANCELLED)

1       56. (Previously Presented) A method of securely conducting transactions over a network,  
2       comprising:

3           A. initiating, in response to receipt of a text message seeking to initiate a transac-  
4       tion, a telephone call over the telephone network;

5           B. obtaining, at a server, from the party to which the text message was initiated,  
6       an identifier unique to the party to which the telephone call was directed;

7           C. communicating, by the server, said identifier to an entity that is enabled to au-  
8       thenticate the identifier by checking said identifier against a database of authorized users;  
9       and

10          D. if at least said identifier matches that of an entity that is registered in said data-  
11       base, performing instantly the transaction by transferring funds from a first financial ac-  
12       count to a second financial account using a second network.

1       57. (Original) The method of claim 56 in which said identifier is one that has been as-  
2       signed by said entity to a device on which said call is being made.

1       58.-61. (CANCELLED)

1    62. (Previously Presented) The method of claim 1 wherein the first financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    63.-67. (CANCELLED)

1    68. (Previously Presented) The method of claim 56 wherein the first financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    69. (Previously Presented) The method of claim 11 wherein the first financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    70. (Previously Presented) The apparatus of claim 19 wherein the telephone network  
2    comprises a wireless telephone network.

1    71.-72. (CANCELLED)

1    73. (Previously Presented) The apparatus of claim 19 wherein the first financial account  
2    is selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    74. (Previously Presented) The method of claim 1 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    75. (Previously Presented) The method of claim 11 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    76. (Previously Presented) The system of claim 19 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    77. (Previously Presented) The method of claim 56 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    78. (Previously Presented) The method of claim 11 the first financial account is selected  
2    from a group consisting of a bank account, a credit card account, a debit card account and  
3    a prepaid card account.

1    79. (Previously Presented) The method of claim 1 wherein the second financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    80. (Previously Presented) The method of claim 11 wherein the second financial account  
2    is selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    81. (Previously Presented) The apparatus of claim 19 wherein the second financial ac-  
2    count is selected from a group consisting of a bank account, a credit card account, a debit  
3    card account and a prepaid card account.

- 1 82. (Previously Presented) The method of claim 56 wherein the second financial account  
2 is selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.
  
- 1 83. (Previously Presented) The method of claim 11 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said pay-  
3 ment mechanisms are linked to said telephone number.
  
- 1 84. (Previously Presented) The method of claim 11 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said infor-  
3 mation is retrieved using the telephone for use in processing the transaction.
  
- 1 85. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said pay-  
3 ment mechanisms are linked to said telephone number.
  
- 1 86. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said infor-  
3 mation is retrieved using the telephone for use in processing the transaction.
  
- 1 87. (Previously Presented) The method of claim 56 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said pay-  
3 ment mechanisms are linked to said telephone number.
  
- 1 88. (Previously Presented) The method of claim 56 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said infor-  
3 mation is retrieved using the telephone for use in processing the transaction.